

	Principal and Interest		Interest Only	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Variable Rate Home and Investment Loans				
Standard Variable Rate ¹	5.14%	5.30%	5.64%	5.79%
Discount Variable Package Rate ^{1,9}	4.64%	4.99%	5.14%	5.47%
Home Equity Loan ²	6.14%	7.20%	N/A	N/A
Fixed Rate Home and Investment Home Loans¹				
1 Year Fixed Rate Home Loan	4.29%	5.21%	4.64%	5.69%
2 Year Fixed Rate Home Loan	4.29%	5.14%	4.64%	5.60%
3 Year Fixed Rate Home Loan	4.39%	5.09%	4.74%	5.55%
Home and Investment Loan Package Special offers¹				
Discount Variable Package Rate Special (LVR<70%) ^{6,7,9}	4.24%	4.59%	N/A	N/A
Discount Variable Package Rate Special (LVR 70<80%) ^{6,7,9}	4.34%	4.69%	N/A	N/A
Discount Variable Package Rate Special (LVR>80%) ^{6,7,9}	4.44%	4.79%	N/A	N/A
Discount Variable Package Rate Special (LVR<90%) ^{6,7,9}	3.61%	3.97%	N/A	N/A
Personal Loans				
Secured Personal Loan ²	9.75%	10.68%	N/A	N/A
Unsecured Personal Loan ³	12.95%	13.78%	N/A	N/A
New Car Loan (For cars up to 3 years old) ²	5.99%	6.59%	N/A	N/A
Reno Loan ³	6.79%	7.31%	N/A	N/A
Commercial Loans and Overdrafts				
Commercial Loan (Security over residential or commercial property is required)	9.95%	N/A	N/A	N/A
Commercial Loan (Residential security) ⁸	6.74%	N/A	N/A	N/A
Continuing Credit Facilities				Interest Rate
Variable Rate Home and Investment Loans				
Line of Credit				5.59%
Discount Package Line of Credit				5.09%
Credit Cards⁴				
Personal Visa Credit Card ⁵				13.20%
Business Visa Credit Card ⁵				13.20%
Commercial Loans and Overdrafts				
Commercial Overdraft (Security over commercial property is required)				9.95%
Commercial Overdraft (Residential security) ⁸				6.74%
Commercial Overdraft (Unsecured)				14.95%



Loan Interest Rates Schedule

Queensland Country Credit Union Limited ABN 77 087 651 027 Australian Credit Licence 244 533 ('Queensland Country')

Queenslanders Credit Union is a division of Queensland Country Credit Union Limited

QCF 0031 Effective as at 01/12/2018

ECU Loan products no longer available (from 01/09/17)	Principal and Interest		Interest Only	
	Interest Rate	Comparison Rate*	Interest Rate	Comparison Rate*
Standard Variable Home Loan ¹	5.12%	5.15%	5.12%	5.15%
Yes Personal Loan ²	9.95%	10.31%	N/A	N/A
Covered Personal Loan ²	7.95%	8.31%	N/A	N/A
Covered Unsecured Personal Loan ³	9.95%	10.17%	N/A	N/A

ECU Loan Product Reference Rates

Personal Loans #1	16.50%	N/A	N/A	N/A
Personal Loans #4	14.35%	N/A	N/A	N/A
Mortgage Loans #2	5.12%	N/A	N/A	N/A
Mortgage Eliminator #5	5.12%	N/A	N/A	N/A

ECU Continuing Credit Facilities

	Interest Rate
Low Rate Visa Credit Card ^{4,5} (no longer available from 01/09/2017)	10.95%
Personal Overdraft #1	14.75%

Queenslanders Credit Union Loan products no longer available (from 06/08/18)

Original Home Loan ¹	4.68%	4.72%	4.68%	4.72%
Ultimate Home Loan ¹	4.45%	4.59%	4.45%	4.59%
Bridging Loan - Where the end debt is less than \$50,000 ¹⁰	5.79%	4.82%	5.79%	4.82%
Bridging Loan - Where the end debt is \$50,000 or more ¹⁰	4.54%	4.80%	4.54%	4.80%

Queenslanders Continuing Credit Facilities no longer available (from 06/08/18)

	Interest Rate
Home Action Facility (Line of Credit)	5.24%
Overdraft facility - Members with a QCU home loan	11.20%
Overdraft facility - Members with a QCU personal loan	13.20%
Overdraft facility - Standard	14.20%

Please be aware that variable interest rates may change at any time without agreement. All interest rates quoted are per annum. Fees and charges are payable. Normal lending criteria, terms and conditions apply and are available on request.

¹ Comparison Rate calculated on a secured loan of \$150,000 over a 25 year term based on monthly repayments.

² Comparison Rate calculated on a secured loan of \$30,000 over a 5 year term based on monthly repayments.

³ Comparison Rate calculated on an unsecured loan of \$30,000 over a 5 year term based on monthly repayments.

⁴ Interest rate applies to purchases, balance transfers and cash advances. Purchases on Visa credit cards are eligible for up to 55 days interest free. Terms and Conditions apply.

⁵ No interest free period applies to cash advances or balance transfers.

⁶ Available for limited time only. May be withdrawn at any time before a loan contract is entered into. For new borrowings involving a new mortgage to Queensland Country Credit Union Limited. Not available for the restructure of existing Queensland Country loan facilities.

⁷ The LVR excludes any Lenders Mortgage Insurance which may be required.

⁸ This Interest Rate is applicable when residential mortgage security is taken. Terms and Conditions apply.

⁹ Only available under the Ultimate Home Loan Package. Total borrowings from Queensland Country must be \$100,000 or more.

¹⁰ Comparison rate for Bridging Loans assumes an interest only period of 1 year followed by principal and interest repayments over 25 years and conversion to the Original Home Loan rate at the end of the first year.

***WARNING:** These comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. A comparison rate schedule is available at any Queensland Country branch.



Loan Interest Rates Schedule